

**Information to identify the case:**

Debtor 1 Ray A. Edison  
First Name Middle Name Last Name

Debtor 2 Cynthia M. Edison  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8855  
EIN -----

Social Security number or ITIN xxx-xx-6268  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-11753-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ray A. Edison

Cynthia M. Edison

4/18/17

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Ray A. Edison  
 Cynthia M. Edison  
 Debtors

Case No. 11-11753-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db/jdb +Ray A. Edison, Cynthia M. Edison, 816 State Highway 198, Conneautville, PA 16406-4206  
 13257365 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13226114 +Diagnostic Imaging Consultants, PO Box 73985, Cleveland, OH 44193-0002  
 13216783 +Emerge / Fnbo, Po Box 105555, Atlanta, GA 30348-5555  
 13216785 +Fidelity Properties Inc, Po Box 2055, Alliance, OH 44601-0055  
 13216786 +First Federal Credit Card, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
 13226108 +FirstCredit, Inc., PO Box 630838, Cincinnati, OH 45263-0838  
 13216787 +Global, 22 East Main Street, Geneva, OH 44041-1347  
 13226112 +Greenville Otolaryngology, 11 Leech Road, Greenville, PA 16125-9724  
 13226118 +Linebarger Goggan Blair & Sampson, LLP, Attorneys at Law, PO Box 90128, Harrisburg, PA 17109-0128  
 13216796 +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 13226111 +Miller Outpatient Therapy, 486 South Main Street, Andover, OH 44003-9602  
 13615936 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
 13216797 +National Asset Management LLC, 1001 4th Avenue, Suite 3750, Seattle, WA 98154-1193  
 13216798 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13216800 +Ohio Department of Taxation, PO Box 182402, Columbus, OH 43218-2402  
 13216801 +Plains Commerce Bank, Po Box 1059, Aberdeen, SD 57402-1059  
 13216803 +Salute, PO Box 105555, Atlanta, GA 30348-5555  
 13504943 +Sherri Braunstein, Esquire, Udren Law Offices, 111 Woodcrest Drive, Suite 200, Cherry Hill, NJ 08003-3620  
 13226115 +St. Joseph Health Center, PO Box 630826, Cincinnati, OH 45263-0826  
 13216805 +State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison, WI 53716-0250  
 13216806 +Thomas C. Fox, DMD, 11018 Highway 18, Suite 5, Conneaut Lake, PA 16316-3556  
 13226110 +UPMC Horizon, PO Box 382059, Pittsburgh, PA 15250-0001  
 13226113 +UPMC Horizon Greenville, PO Box 382059, Pittsburgh, PA 15250-0001  
 13226109 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 13216807 +Udren Law Offices, PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2017 00:57:23 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Apr 19 2017 00:48:00 Bank of America, N.A., 2380 Performance Drive,  
 Richardson, TX 75082-4333  
 cr EDI: AIS.COM Apr 19 2017 00:48:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 cr EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13216780 +EDI: BANKAMER.COM Apr 19 2017 00:48:00 Bank Of America, N.a., 450 American Street,  
 Simi Valley, CA 93065-6285  
 13504942 +EDI: BANKAMER2.COM Apr 19 2017 00:48:00 Bank of America, N.A., 475 Crosspoint Pky.,  
 Getzville. NY 14068-1609  
 13216781 E-mail/Text: bankruptcy@cashcall.com Apr 19 2017 00:58:10 Cashcall Inc,  
 Attention: Bankruptcy Department, 1600 South Douglass Road, Anaheim, CA 92806  
 13216782 +E-mail/Text: rkiser@co.crawford.pa.us Apr 19 2017 00:57:39 Crawford County Tax Claim Bureau,  
 903 Diamond Park, Meadville, PA 16335-2694  
 13216784 +E-mail/Text: bknotice@erccollections.com Apr 19 2017 00:57:35 Enhanced Recovery Corporation,  
 Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13281442 EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13526912 EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Granite Recovery LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
 13216788 +EDI: HFC.COM Apr 19 2017 00:48:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213,  
 Carol Stream, IL 60197-5213  
 13216789 +EDI: IIC9.COM Apr 19 2017 00:49:00 Ic Systems Inc, Po Box 64378,  
 St. Paul, MN 55164-0378  
 13216791 +EDI: IRS.COM Apr 19 2017 00:48:00 Internal Revenue Service,  
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
 13216793 EDI: JEFFERSONCAP.COM Apr 19 2017 00:49:00 Jefferson Capital, 16 Mcleland Road,  
 Saint Cloud, MN 56303  
 13246525 EDI: JEFFERSONCAP.COM Apr 19 2017 00:49:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 13216794 +EDI: RESURGENT.COM Apr 19 2017 00:48:00 Lvnv Funding Llc, PO Box 10497,  
 Greenville, SC 29603-0497  
 13216795 +EDI: BLUESTEM Apr 19 2017 00:48:00 Metabank / Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 13537773 EDI: AIS.COM Apr 19 2017 00:48:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457

District/off: 0315-1 User: amaz Page 2 of 3 Date Rcvd: Apr 18, 2017  
Form ID: 3180W Total Noticed: 53

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13216799 +E-mail/Text: bankruptcydepartment@tsico.com Apr 19 2017 00:58:08 Nco Financial / 55,  
PO Box 15270, Wilmington, DE 19850-5270  
13226117 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2017 00:57:22 PA Dept of Revenue,  
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
13216802 EDI: PRA.COM Apr 19 2017 00:48:00 Portfolio Recovery Associates, Attn: Bankruptcy,  
Po Box 41067, Norfolk, VA 23541  
13231948 EDI: PRA.COM Apr 19 2017 00:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13356581 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2017 00:57:23  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946  
13234703 EDI: Q3G.COM Apr 19 2017 00:49:00 Quantum3 Group LLC as agent for, Capio Partners LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13263995 EDI: RECOVERYCORP.COM Apr 19 2017 00:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13216804 +E-mail/Text: ebnteam@sscu.net Apr 19 2017 00:57:59 Seven Seventeen Credit,  
3181 Larchmont Avenue Ne, Warren, OH 44483-2498

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO B  
cr Bank Of America, N.A.  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13216792\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Office of District Counsel,  
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)  
13216790\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
13302867\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13225413\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
13537774\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13226116 ##+Shafer Law Firm, 360 Chestnut Street, Meadville, PA 16335-3211

TOTALS: 2, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 18, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Cynthia M. Edison dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Ray A. Edison dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com  
Matthew Christian Waldt on behalf of Creditor NATIONSTAR MORTGAGE, LLC mwalldt@milsteadlaw.com,  
bkcef@milsteadlaw.com  
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com

District/off: 0315-1

User: amaz  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 53

Date Rcvd: Apr 18, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecc@chapter13trusteewdpa.com  
Sherri J. Braunstein on behalf of Creditor Bank Of America, N.A. sbraunstein@udren.com,  
vbarber@udren.com  
Stuart P. Winneg on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERIVICING, LP swinneg@udren.com,  
cblack@udren.com

TOTAL: 9